MODERATE 10 points

The submission does not meet the criteria for the award of moderate points.

UNSATISFACTORY 0 points

b. Management capacity

A management team with qualifying specialized training or technical/managerial experience in the operation of a similar business has been identified. Job descriptions of key management positions as well as resumes showing qualifying specialized technical/managerial training or experience of the identified management team must be submitted with the application.

MAXIMUM 15 points

A management team with qualifying general business training or experience will be hired if the grant is approved. Job descriptions of key management positions must be submitted with the application.

MODERATE 12 points

The submission does not meet the criteria for the award of moderate points.

UNSATISFACTORY 0 points

c. Financial Analysis of the Business (including microenterprises). The financial viability of an economic development project will be determined by an analysis of financial and other project related information. Components of the financial analysis are: costs, sources of funds, cash flow projections and financial statements. A detailed cost summary, evidence of funding sources; five year operating or cash flow financial projections; and business financial statements for the most recent three year period for the project if it is for expansion of an existing business, must be submitted with the application. For start-up businesses that are not owned by the grantee, current financial or net worth statements on principal business owners or officers must be submitted with the application. Financial statements include the balance sheet, income statement and statement of retained earnings.

The information derived from the analysis will be reviewed and compared to local or national industry standards to assess reasonableness of development costs, financial need, profitability, and risk as factors in determining overall

financial viability. In determining whether a project is financial viable, the field office will also consider current and projected market conditions and profitability measures such as cash flow return on equity, cash flow return on total assets and the ratio of net profit before taxes to total assets. Sources of industry standards include Marshall and Swift Publication Company, Robert Morris Associates, Dun and Bradstreet, the Chamber of Commerce, etc. Local standards may also be used. If one of these standards is cited, the appropriate data must be submitted with the application.

Based on the analysis, the project has an excellent chance of achieving financial success.

MAXIMUM 15 points

The project has an average chance of achieving financial success.

MODERATE 8 points

The project has a minimal prospect of achieving financial success.

UNSATISFACTORY 0 points

(3) Leveraging.

Points under this component will be awarded in a manner consistent with the definition of "Leverage" included in this NOFA and the following breakdown:

Non-ICDBG percent of project cost	Points
30% or more	12
20–29.9%	8
10–19.9%	4
Less than 10%	0

(4) Permanent Full-Time Equivalent Job Creation and Training (20 points)

The total number of permanent fulltime equivalent jobs expected to be created and/or retained as a result of the project as well as a summary of job descriptions and skill requirements must be submitted with the application. The number and kind(s) of jobs expected to be available to low and moderate income persons must be identified.

a. ICDBG cost per job: \$20,000 or less—15 points \$20,001–30,000—12 points \$30,001–35,000—8 points \$35,001+—0 points

 b. Quality of jobs and/or training targeted to low and moderate income persons

- —The jobs offer wages and benefits comparable to area wages and benefits for similar jobs, provide opportunity for advancement, and teach a transferable skill; OR
- —The employer commits to provide training opportunities. A description of the planned training program must be submitted with the application.

YES 5 points NO 0 points

- (5) Additional Considerations (15 points) A project must meet three of the following criteria to receive 15 points. Maximum 15 points.
- —Use, improve or expand members' special skills. Special skills are those that members have developed through education, training or traditional cultural experiences (e.g., technical expertise in electronic assembly; making traditional native crafts).

YES 5 points NO 0 points

 Provide spin-off benefits beyond the initial economic development benefits to employees or to the community.

YES 5 points NO 0 points

 Provide special opportunities for residents of federally-assisted housing.

YES 5 points NO 0 points

 Provide benefits to other businesses owned by Indians or Alaska natives.

YES 5 points NO 0 points

—Loan Repayment/Reuse of ICDBG funds. If the business is not tribal-owned, at least 50% of the ICDBG assistance to the business will be repaid to the grantee within a 10 year period. If the business is tribal-owned, the tribe agrees (by submission of a tribal resolution) within a 10 year period to use funds equal to 50% of the ICDBG assistance for eligible activities that meet a national objective. These funds should come from the profits of the tribal-owned business.

YES 5 points NO 0 points

4. Selection System Criteria and Point Award Summary

Maximum points

A. Housing:

- (1) Rehabilitation:
 - a. Project Need and Design:

 20 10